

Northern District Of Ohio  
United States Bankruptcy Court  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Jerry Williams  
Paquita Williams

**Case No.:** 06-13978-aih

**Chapter:** 7

**Address:**

183 Warden Avenue  
Elyria, OH 44035

**Last four digits of Social Security No.:**

xxx-xx-7815  
xxx-xx-4351

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** December 13, 2006  
Form ohnb234

/s/ Arthur I. Harris  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0647-1  
Case: 06-13978

User: vdomb  
Form ID: 234a

Page 1 of 1  
Total Served: 32

Date Rcvd: Dec 13, 2006

The following entities were served by first class mail on Dec 15, 2006.

db +Jerry Williams, 183 Warden Avenue, Elyria, OH 44035-2557  
db +Paquita Williams, 183 Warden Avenue, Elyria, OH 44035-2557  
cr ++OHIO BUREAU OF WORKERS COMPENSATION, LAW SECTION BANKRUPTCY UNIT, P O BOX 15567,  
COLUMBUS OH 43215-0567  
(address filed with court: OHIO BUREAU OF WORKERS' COMPENSATION, PO BOX 15567,  
COLUMBUS, OH 43215-0567)  
16116433 +Acute Care, 2620 Ridgewood Road, Suite 100, Akron, OH 44313-3506  
16116434 +Acute Care Specialists, 2620 Ridgewood Road, Suite 100, Akron, OH 44313-3506  
16116435 +Allianceone, 1684 Woodlands Dr, Maumee, OH 43537-4093  
16116436 Boyajian Law Offices, 201 Route 17 North 5th Floor, Rutherford, NJ 07070-2574  
16116437 Cadles of Grassy Meadows II LLC, 100 North Center Street, Newton Falls, OH 44444-1321  
16146373 +Cadles of Grassy Meadows II, L.L.C., 100 N Center Street, Newton Falls, OH 44444-1321  
16116438 +Cambridge Intergrated Services, P O Box 94919, Cleveland, OH 44101-4919  
16116439 +Chancellors Learning Systems, Course Advisor, 100 Quannapowitt Parkway, Suite 102,  
Wakefield, MA 01880-1315  
16116440 +Citizens Financial Svc, 5214 Detroit Rd, Sheffield Village, OH 44035-1439  
16116441 +Collection, 2 Wells Ave, Newton, MA 02459-3246  
16116443 EMH Regional Healthcare System, P.O. Box 931677, Cleveland, OH 44193-1787  
16116442 Elyria ED EMCLC, P O Box 13925, Fairlawn, OH 44334-3925  
16116445 +First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5647  
16116446 +Home Coming Funding Ne, 2711 N Haskell Ave. Sw 1, Dallas, TX 75204-2911  
16116447 +Industrial Commission, 615 Superior Avenue NW 7th floor, Cleveland, OH 44113-1897  
16116448 +Javitch, Block & Rathbone, Attorneys at Law, Bond Court Building, 14 Floor,  
1300 East 9th Street, Cleveland, OH 44114-1501  
16116449 +MEDCLR, 625 U S HWY 1, Suite 101, Key West, FL 33040-5603  
16116450 +MEDCLR, P O Box 8545, Philadelphia, PA 19101-8545  
16116451 +Montgomery Lynch & Associates, Inc., P.O. Box 21369, Cleveland, OH 44121-0369  
16116452 NCO Financial Systems, Inc., P.O. Box 17095, Wilmington, DE 19850-7095  
16116453 +Nco-Medclr, Po Box 8547, Philadelphia, PA 19101-8547  
16116454 North Ohio Heart Center, P.O. Box 182914, Columbus, OH 43218-2914  
16116455 +Ohio Attorney General, Collections Department, 150 E Gay 21st Floor, Columbus, OH 43215-3191  
16116456 +Partners Financial Services, P O Box 3448, Ballwin, MO 63022-3448  
16116457 Progressive Insurance Co., CCS Payment Center, P O Box 55126, Boston, MA 02205-5126  
16116458 +Regional Finance Corp, 2676 E Aurora Rd, Twinsburg, OH 44087-6805  
16116459 Russell Berkebile & Assoc, 221 8th Street, Lorain, OH 44052-1800  
16116460 +United Collection Bureau, Inc., P O Box 140190, Toledo, OH 43614-0190

The following entities were served by electronic transmission on Dec 13, 2006.

tr EDI: QSDAVIS.COM Dec 13 2006 19:33:00 Steven Davis, 1370 Ontario St, Standard Bldg,  
Suite #450, Cleveland, OH 44113-1744  
tr E-mail/PDF: sdavis@epitrustee.com Dec 13 2006 22:46:38 Steven Davis, 1370 Ontario St,  
Standard Bldg, Suite #450, Cleveland, OH 44113-1744

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Cadles of Grassy Meadows II, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321  
16116444\* EMH Regional Healthcare System, P.O. Box 931677, Cleveland, OH 44193-1787

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2006

Signature:

